

**Chattanooga Area**

# **TOUGH TIMES**

**Resource  
Guide**





# **YOU MAY BE STRUGGLING, BUT YOU ARE NOT ALONE.**

**The recession is everywhere and  
being felt by everyone.**

People we would regard as wealthy are budgeting their expenses; once-comfortable retirees have gone back to work; and many Americans are missing utility and credit card payments or, worse, facing foreclosure on their homes.

You may be among those who have seen their financial circumstance change.

**There are many, many others like you  
– people facing serious economic  
hardship for the first time.**

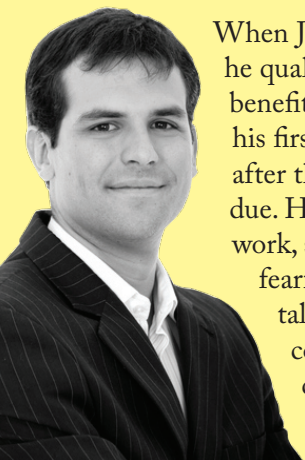
This booklet is to help you connect to resources you may need to get started on the road to personal financial recovery.

**Ultimately, it will be up to you  
to make courageous choices about how  
you spend and save.**

**You do not have to face  
this crisis alone.**

There are steps you can take and places you can turn to ease the crunch and get back on your feet. The next few pages will help you know where to start.

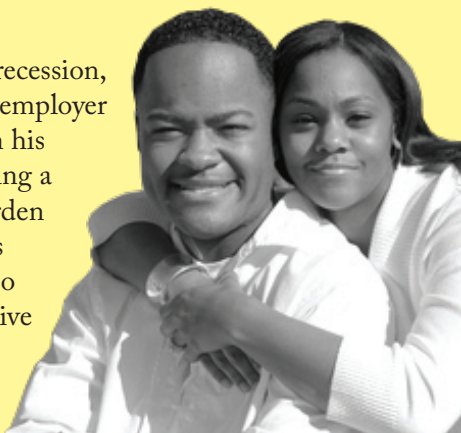
## *Everyday people*



When Joe was laid off from his job, he qualified for unemployment benefits, but he wouldn't receive his first unemployment check until after the rent on his apartment was due. His wife was ill and unable to work, so Joe and his family were fearful of getting evicted. Joe talked to a consumer credit

counselor who advised him to discuss his situation with his landlord and see what could be worked out. Joe's landlord agreed to delay the rent payment, and, as they talked, learned Joe was an accomplished handyman. So he offered to pay Joe to help out around the apartments. As it turned out, Joe was able to pay his rent on time, all because he had taken the quick step of letting his landlord know about his financial situation.

Because of the recession, Max's full time employer cut way back on his job hours, creating a tremendous burden for Max and his wife, Nancy, who required expensive medications to treat chronic illness. In time,



their savings were gone, and they sought the help of a local agency to help foot the medication cost. Their caseworker discovered Max and Nancy were paying a premium for medications, and after making only a few calls to other drug stores, was able to reduce their prescription costs from \$700 to \$90 a month. Consequently, they have been able to afford Nancy's prescriptions and manage their household finances.

# REDUCING DEBT AND MANAGING FINANCES

It's a basic rule of personal finance: when you find yourself in a hole, stop digging. Prioritize your expenses, eliminate non-essential items, and get rid of your credit cards.

Here are five tips for dealing with financial pressures:

- 1.** Get a handle right away on your financial situation by making a list of your monthly bills and listing what you spend each month in order of importance with the most important ones at the top of the list. This will help show you where you should cut your spending first. You've begun to set your priorities.
- 2.** To survive this recession, accept the fact you will have to cut back spending on things you used to be able to afford. If you have a landline, think about whether you really need a cell phone.
- 3.** Going more into debt is never a good solution. Do not try to make ends meet by increasing your use of credit cards. This is the most expensive way to finance your needs, and it makes your hole even deeper.
- 4.** Do not use instant cash or instant loan businesses if at all possible. These are extraordinarily expensive in the long run and should be considered only as a last resort.
- 5.** If your circumstances are overwhelming or you simply cannot figure out how to reduce expenses, there are credit counselors who can help you get started free of charge.

Debt Management:  
Consumer Credit Counseling, 423-490-5620

Who to Contact?

# FINDING EMPLOYMENT & JOB TRAINING

Job loss can be devastating and millions are facing that reality. If you have been laid off or your job has been eliminated, getting prepared to find a new job can be very hard. These tips may help:

1. Jobs of all kinds are hard to find. In reality, you may need to take a job or accept part time or temporary work that you would not have considered in better times. If you have a job – even if it is not your ideal – hold on to it if possible.
2. If you lose your job, you will probably be eligible for unemployment benefits. Pursue that option immediately.
3. Sometimes work is easier to find through people you know, so talk to your friends, former co-workers, neighbors, etc. You may identify jobs that are not being advertised.
4. If you have the time, volunteer at a school, a hospital or another organization. It can serve as a substitute for work experience on a job application, and it may help you locate paid employment.
5. Tennessee Career Centers provide services and resources to help people who are looking for work, including help in developing resumes, performing job searches and providing job training.

## Unemployment Benefits:

TN Dept. of Employment Security,  
(Toll Free) 1-877-813-0950

## Job Search Resources:

TN Career Center, 423-894-5354 Online:  
<https://labor.tennesseeanytime.org/labor/>

# HOUSING & BASIC NEEDS

Because housing costs – particularly mortgage or rent payments – are often the biggest item in a household budget, any change in a family's income can be felt here. Maintaining utilities and preventing eviction or foreclosure are among the most important steps you can take, and there are some specific actions to consider:

1. If you think you will be unable to make a rent or mortgage payment, call your landlord or mortgage company immediately to explain the situation before you receive a late notice. Don't hesitate to ask about a deferred or temporary payment arrangement. Landlords do not want to lose a tenant and loan holders don't want to foreclose on a house unless they absolutely have to.
2. Do the same with utility companies such as electricity, gas or water. If your utilities are cut off due to lack of payment, it is very expensive to have them restored.
3. Consider shopping at discount stores for groceries and household goods. Likewise, visit thrift shops for clothing purchases and clip and use coupons. Eat at home more often; it's much less expensive than eating out.
4. Depending on the seriousness of your situation, you may be eligible for food stamps; they will help you feed your family during this downturn.
5. Practice conserving energy, particularly where you live. Turn your thermostat up in the summer and down in winter and turn down the temperature control on your water heater. EPB offers free energy audits to help you reduce electricity costs and you may be eligible for weatherization assistance for your home.

## Mortgage Counseling:

Consumer Credit Counseling, 423-490-5620

TN Housing & Development Agency, 1-800-228-THDA

## Food Stamps:

TN Dept. of Human Services, 423-634-6200

## Low Income Housing Energy Assistance Program & Weatherization:

Chattanooga Human Services, 423-757-5524

# HEALTH & MENTAL HEALTH

Debt, foreclosure, job loss...these can put overwhelming stress on an individual. Consequently, many people begin to experience health problems- physical and mental. Dealing with these issues requires strength and focus, so it is extremely important that you take care of your health. Here are a few tips:

1. If you have health insurance, try to keep it, even if it means adjusting your benefits to be more affordable. If you are uninsured and get sick, it can have a devastating effect on your household.
2. Do what you can to maintain your health. Try to eat well, exercise, limit alcohol and cigarette use, and get enough sleep.
3. If you do get sick, remember that emergency room care is the most expensive kind of care. Consider going to low cost public clinics or the health department for anything other than true emergencies.
4. Always shop for your prescriptions and consider generics. And don't assume that, because you got a good deal one place, it will always have the lowest prices for medicine.
5. If you sense your mental state changing – anger, fear, tension, sleeplessness, alcohol dependency – seek counseling. It may be that you simply need a shoulder to lean on and an ear to bend.
6. Be up front with your health care provider about your financial situation. They may be able to recommend low cost care options for you.

## Health Clinics:

For general medical referral call 211

## Mental Health:

Johnson Mental Health Center, 423-634-8884

Fortwood Center, 423-266-6751

Mental Health Crisis Hotline, 1-800-704-2651

Partnership Counseling Center, 423-697-7130

## Substance Abuse:

Council for Alcohol and Drug Abuse Services, Inc.,  
423-756-7644



# FAMILY RELATIONSHIPS

As personal stress increases, family relationships suffer as anger and frustration is inappropriately directed at those closest to you. The family can be the strongest asset during hard times, so be sensitive to your family members. Consider these tips:

1. Call your family together and talk honestly about your financial situation and invite each family member to do his or her part to reduce expenses and, most importantly, maintain a positive attitude.
2. Since family is so important during hard times, plan low cost ways to have fun together, such as picnics, visits to local parks or free entertainment events.
3. Stress can hit a family hard, just as it can individuals, and many social service agencies and faith-based institutions offer free family counseling and programs that benefit your children and your family. Don't hesitate to take advantage of that support.
4. A child's stress is often reflected in changed behavior at school, so stay in touch with your children's teachers.

## Family Counseling:

Partnership Counseling Center, 423 697-7130

## Strengthening Families:

First Things First, 423-267-5383

## Abusive Situations:

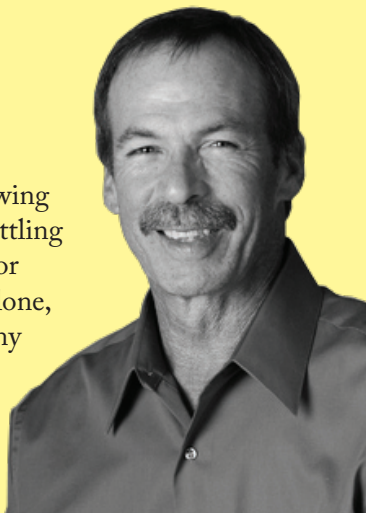
Family Violence Hotline, 423 755-2700

## *Everyday people*



Alice is a single mother of five who lost a full time job she had held for a long time. Her unemployment check was not enough to make ends meet, and soon she was threatened with foreclosure on her home and having her utilities cut off. Alice sought free consumer credit counseling, where an

advisor guided her through her family budget and helped her prioritize family expenses. By declaring Chapter 13 bankruptcy, Alice was able to keep her home, and today she and her children are working together to keep their bills low. Alice feels more in control now; she has some long term money-saving strategies and her children have become part of the solution as well.



Jim is in his late sixties, divorced with grown children. He hated growing old, and he has been battling depression on and off for years. He hates being alone, but he doesn't have many social contacts. He has lost interest in doing things he use to really enjoy, such as being outdoors. His

memory and concentration have gotten worse. He began visiting a local agency because once in the past the services it offered helped lift his depression and soon he began feeling a bit better. He enjoys the social activities there and having someone to listen and to talk with.

## General Information

- 211 hotline. Dial 211 on your telephone. This provides referrals to local service providers.
- Locations of computers free for public use: Chattanooga Public Library and information on library branches 423-757-5310.
- Help for Tennessee Families Website: [www.tennesseeanytime.org/gov/family-resources/](http://www.tennesseeanytime.org/gov/family-resources/)
- Latino Referral: La Paz Chattanooga 423.624.8414

Most of the places and agencies mentioned in this booklet offer free initial services to you.

However, all of them will require some type of personal identification from you. Before going to visit one of them, call and ask what identification they require. It is a good idea to gather together an official picture ID such as a drivers' license, your social security card, proof of where you live and documentation of your income.

Courtesy of:



COMMUNITY FOUNDATION OF  
**GREATER CHATTANOOGA**



THE MACLELLAN FAMILY FOUNDATIONS

BENWOOD FOUNDATION